

Information to identify the case:

Debtor 1	Steven W Gaffney	Social Security number or ITIN	xxx-xx-0952
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Andrea E Gaffney	Social Security number or ITIN	xxx-xx-1583
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-31540-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven W Gaffney

Andrea E Gaffney

1/15/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven W Gaffney
Andrea E Gaffney
Debtors

Case No. 17-31540-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 15, 2021

User: admin
Form ID: 3180W

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Total Noticed: 92

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Steven W Gaffney, Andrea E Gaffney, 16 Passaic Avenue, Hasbrouck Heights, NJ 07604-1108
cr	+ Federal National Mortgage Association, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
517138347	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517138348	+ Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
517138350	+ Experian, P.O. Box 4500, Allen, TX 75013-1311
517138349	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
517138367	+ MGI Financial Services LLC, PO Box 1326, South Plainfield, NJ 07080-7320
517138368	+ Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517138370	+ Ocwen Loan Servicing, Po Box 4622, Waterloo, IA 50704-4622
517138373	+ Ocwen Loan Servicing, Llc, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
517138372	+ Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
517138377	PSE & G, Credit & Collections, 24 Brown Avenue, New Brunswick, NJ 08906
517138378	+ PSE & G, PO Box 14444, New Brunswick, NJ 08906-4444
517138379	+ Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
517138382	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005
517202782	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517138384	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517138383	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
517138385	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
517138409	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
517138410	+ TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
517150203	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518059053	+ Wilmington Savings Fund Society, Selene Finance LP, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
518809956	+ Wilmington Savings Fund Society, FSB, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2021 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 15 2021 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA

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			23541-1021
517138318	EDI: BANKAMER.COM	Jan 16 2021 02:13:00	Bank Of America, Po Box 982238, El Paso, TX 79998
517138317	+ EDI: BANKAMER.COM	Jan 16 2021 02:13:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517138325	EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517138320	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Cap1/dbarn, Po Box 30253, Salt Lake City, UT 84130-0253
517138319	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Cap1/dbarn, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
517138322	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One Na, Po Box 30273, Salt Lake City, UT 84130-0273
517138321	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One Na, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
517138323	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517138324	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One, General Correspondence, Po Box 30285, Salt lake City, UT 84130-0285
517138326	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
517258052	EDI: BL-BECKET.COM	Jan 16 2021 02:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517138327	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517138336	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
517138335	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517138338	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank / Sears, Po Box 6283, Sioux Falls, SD 57117-6283
517138337	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517138341	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517138339	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517138344	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
517138343	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517138345	+ EDI: WFNNB.COM	Jan 16 2021 02:18:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517138346	+ EDI: WFNNB.COM	Jan 16 2021 02:18:00	Comenity Bank, Po Box 182273, Columbus, OH 43218-2273
517138352	EDI: FORD.COM	Jan 16 2021 02:18:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962

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517142141	EDI: FORD.COM	Jan 16 2021 02:18:00	Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
517138351	Email/Text: kmorgan@morganlaw.com	Jan 15 2021 21:43:00	Ford, c/o Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3269
517138357	+ EDI: FORD.COM	Jan 16 2021 02:18:00	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517138362	EDI: IRS.COM	Jan 16 2021 02:18:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517138328	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517138330	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517138332	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517138333	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517138334	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
517138364	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 15 2021 21:40:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517138363	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 15 2021 21:40:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517363877	Email/PDF: resurgentbknotifications@resurgent.com	Jan 15 2021 22:34:01	LVNV Funding, LLC its successors and assigns as, assignee of GLC Trust 2015-3, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517138365	+ Email/Text: bk@lendingclub.com	Jan 15 2021 21:42:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517251712	EDI: PRA.COM	Jan 16 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517297582	EDI: PRA.COM	Jan 16 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
519053834	+ Email/Text: bankruptcy@pseg.com	Jan 15 2021 21:39:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517138374	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
517138375	+ Email/Text: bankruptcy@prosper.com	Jan 15 2021 21:42:00	Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517138376	+ Email/Text: bankruptcy@prosper.com	Jan 15 2021 21:42:00	Prosper Marketplace Inc, 101 2nd St Fl 15, San Francisco, CA 94105-3672
517350880	EDI: Q3G.COM	Jan 16 2021 02:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517138380	EDI: WFFC.COM	Jan 16 2021 02:18:00	Raymour & Flanigan, Csel Dispute Team N8235-04m, Des Moines, IA 50306
517138386	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517138387	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Syncb/Lord & Taylor, Po Box 965015, Orlando, FL 32896-5015
517138390	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064

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517138391	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Syncb/Toys 'R' Us, Po Box 965005, Orlando, FL 32896-5005
517138389	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Syncb/music, 950 Forrer Blvd, Kettering, OH 45420-1469
517138388	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Syncb/music, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517140675	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517138392	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517138393	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517138394	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517138395	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
517138397	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517138396	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517138399	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517138400	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
517138401	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517138402	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517138408	EDI: TDBANKNORTH.COM	Jan 16 2021 02:18:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
517138407	EDI: TDBANKNORTH.COM	Jan 16 2021 02:18:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517138406	+ EDI: WTRRN BANK.COM	Jan 16 2021 02:18:00	Target, Po Box 673, Minneapolis, MN 55440-0673
517138405	+ EDI: WTRRN BANK.COM	Jan 16 2021 02:18:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Wilmington Savings Fund Society, FSB, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517138342	*+	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517138340	*+	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517138353	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court:, Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
517138354	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court:, Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
517138355	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court:, Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
517138356	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court:, Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962

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517138358	*+	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517138359	*+	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517138360	*+	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517138361	*+	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517138329	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517138331	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
517138366	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517138371	*+	Ocwen Loan Servicing, Po Box 4622, Waterloo, IA 50704-4622
517138369	*+	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517138381	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005
517370048	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Seterus, Inc., PO Box 1047, Hartford CT 06143
518586799	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518586800	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518910544	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518910545	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517138398	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517138403	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517138404	*+	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
518059054	*+	Wilmington Savings Fund Society,, Selene Finance LP, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
517138316	###	American Imaging Center, P.O. Box 493, Hackensack, NJ 07602-0493

TOTAL: 0 Undeliverable, 26 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Steven W Gaffney yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org
David G. Beslow	on behalf of Joint Debtor Andrea E Gaffney yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org
Denise E. Carlon	on behalf of Creditor Residential Funding Mortgage Securities II Inc. Home Equity Loan Pass-Through Certificates, Series 2007-HSA2, U.S. Bank National Association, as Trustee, successor in interest to Bank of America N.A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Residential Funding Mortgage Securities II Inc. Home Equity Loan Pass-Through Certificates, Series 2007-HSA2, U.S. Bank National Association, as Trustee, successor in interest to Bank of America N.A kmcDonald@blankrome.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Federal National Mortgage Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Steven W Gaffney yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Mark Goldman

on behalf of Joint Debtor Andrea E Gaffney yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Shauna M Deluca

on behalf of Creditor Wilmington Savings Fund Society FSB sdeluca@raslg.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB smncina@raslg.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society smncina@raslg.com

Sindi Mncina

on behalf of Creditor Federal National Mortgage Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14